

**Information to identify the case:**

Debtor 1	Iris Rios	Social Security number or ITIN xxx-xx-2734
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
	First Name    Middle Name    Last Name	EIN -----
United States Bankruptcy Court    District of New Jersey		
Case number: 19-10475-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Iris Rios

4/12/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Iris Rios  
 Debtor

Case No. 19-10475-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 17

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db	+Iris Rios, 2284 North Ave., Scotch Plains, NJ 07076-4526
517959645	+ARS, 1643 NW 136th Ave. Blg H Suite 100, Fort Lauderdale, FL 33323-2857
517959643	+Ambulatory Anesthesia Associates LLC, 312 Courtyard Dr., Hillsborough, NJ 08844-4253
517959644	AmeriHealth Insurance Co of NJ, PO Box 11867, Newark, NJ 07101-8167
517959648	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517959656	+Navient, 123 Justison St., 3rd Floor, Wilmington, DE 19801-5363
517959657	+Northern NJ Eye Institute PA, PO Box 487, South Orange, NJ 07079-0487

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517959646	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 13 2019 00:58:34 Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Miami, FL 33146-1837
517959647	+EDI: RCSFNBMARIN.COM Apr 13 2019 04:23:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517959655	+EDI: RESURGENT.COM Apr 13 2019 04:23:00 LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
517959658	EDI: RMCB.COM Apr 13 2019 04:23:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
517959659	E-mail/Text: jennifer.chacon@spservicing.com Apr 13 2019 00:59:13 Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
517960773	+EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517959660	+EDI: VERIZONCOMB.COM Apr 13 2019 04:23:00 Verizon, PO Box 650584, Dallas, TX 75265-0584
	TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517959649*	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517959650*	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517959651*	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517959652*	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517959653*	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517959654*	+Financial Recoveries, 200 East Park Drive, Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com	
Jay L. Lubetkin	jlbetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com	

District/off: 0312-2

User: admin  
Form ID: 318

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Date Rcvd: Apr 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com  
Joseph B Vas on behalf of Debtor Iris Rios jbvas@vas-law.com, ahuerta@vas-law.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6